

Temporary Changes to our Branch Network

April 6, 2020: As the Covid-19 crisis evolves, we will be making changes within the Scotia Group to protect the health and safety of employees and customers. Scotiabank will be reducing the number of branches serving the public at this time as part of our business continuity planning. Temporary closures are also being implemented in other countries in the region.

Scotiabank, Scotia Insurance and Scotia Investments will be temporarily closing the following 8 branch and office locations from April 15, 2020 to April 30, 2020.

Temporarily Closed Branches

1. Christiana
2. Cross Roads
3. Ironshore
4. Old Harbour
5. Oxford Road
6. Port Maria
7. St. Ann's Bay
8. University of the West Indies

Customers are reminded that Scotia online banking and our new mobile banking app can be used to transfer funds, pay bills, top up mobile phones and check account balances at no cost 24 hours per day. In addition to facilitating cash deposits and withdrawals, our full service ABMs have been enhanced with additional features including loan and credit card payment options and are available 24 hours per day.

All other branches will remain open at this time but will only facilitate transactions that cannot be conducted using one of our self-service channels. We strongly encourage retail and business customers to sign up for online banking and to utilise ABMs to conduct transactions. Please visit [jm.scotiabank.com](http://www.scotiabank.com) for further information.

Scotiabank is encouraging all customers to take the necessary precautions to protect their health and safety at this time.

About Scotiabank

Scotiabank is a leading bank in the Americas. Guided by our purpose: *"for every future"*, we help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of approximately 100,000 employees and assets of approximately \$1.2 trillion (as at January 31, 2020), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS). For more information, please visit <http://www.scotiabank.com> and follow us on Twitter @ScotiabankViews. For media inquiries, please contact:

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